

3.1. Inventory

3.1.1. Types of Housing

General

According to the US Census, the total number of housing units in Murray County grew by 4,113 units between 1990 and 2000, representing an increase of approximately 40%. In Chatsworth, the total number of units increased by 336 units or 28%. Only 5 new units were added in Eton during the 1990s.

The greatest percentage increase in housing units has been in category of mobile homes. As illustrated in Figure 3-A below, between 1980 and 1990, the number of mobile homes in Murray County increased by 138% (2,107 units) while the number of standard single family units only increased by 17% (843 units). Between 1990 and 2000, the number of mobile homes in Murray County increased by 56% (2,029 units) while the number of standard single family units increased by 32% (1,835 units).

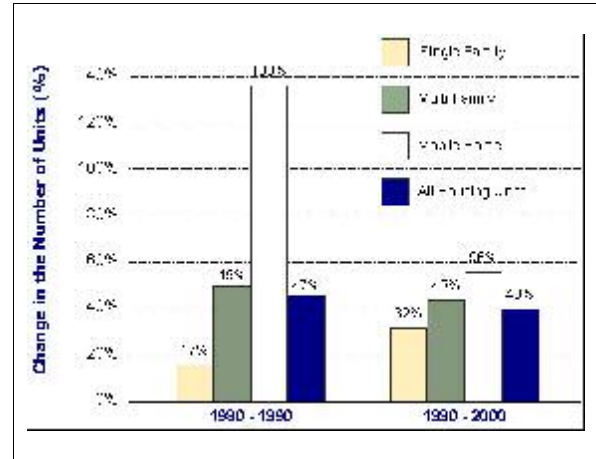


Figure 3-A. Change in the Number of Housing Units in Murray County

As shown in Table 3-A below, in 2000, just over half of all housing units in Murray County were single family units, 7% were multi-family units, and 40% were mobile homes. In Chatsworth, 60% of all housing units were single family units, 33% were multi-family units and 7% were mobile homes. In Eton, 64% of all housing units were single family units, 8% were multi-family units, and 28% were mobile homes.

Table 3-A. Number and Type of Housing Units

	Murray County			Chatsworth			Eton		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Total Units ¹ (100% count)	6,942	10,207	14,320	980	1,210	1,546	124	126	131
(sample count)	6,904	10,207	14,320	1,023	1,246	1,597	109	129	130
Single Family	4,920	5,763	7,598	698	758	966	99	75	83
% of Total	71%	56%	53%	71%	63%	60%	80%	60%	64%
Multi-Family	486	722	1,048	144	324	520	10	16	11
% of Total	7%	7%	7%	15%	27%	33%	8%	13%	8%
Mobile Home ²	1,526	3,633	5,662	138	109	111	15	34	36
% of Total	22%	36%	40%	14%	9%	7%	12%	27%	28%
Other	-	89	12	-	19	-	-	1	-
% of Total	0%	1%	0%	0%	2%	0%	0%	1%	0%

Sources: 1980 Census STF 3A Table H7; 1990 Census, STF1 Table H041; 2000 Census, SF 3, Table H30

¹ The data for "type of housing units" is based upon the Census data for "units in structure." In 2000, "units in structure" was asked on a sample basis; whereas in 1980 and 1990, it was asked on a 100% count basis. As a result, for 2000, the sum total of housing units by type will equal the sample count total, whereas in 1980 and 1990, the sum total of housing units by type will equal the 100% count total.

² In this instance, "mobile home" may or may not also mean manufactured home.

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Figure 3-B to the right compares the percentage of housing by type in the state with Murray County. Note in particular, the difference in the percentage of mobile homes and multi-family units. In Murray County in 2000, 40% of the housing consisted of manufactured housing, while only 12% of the housing statewide was manufactured. While this trend is slowly beginning to change, it will have an impact upon housing conditions well into the future.

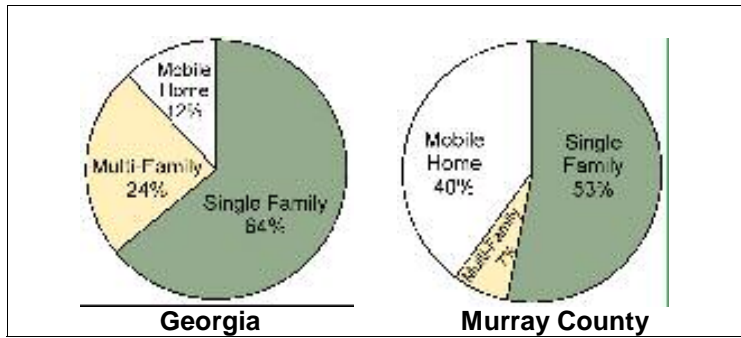


Figure 3-B. Housing by Type in Georgia and Murray County in 2000

Manufactured Housing

As shown in Figure 3-B above, an unusually high percentage of the housing in Murray County is manufactured housing. According to the 2000 Census, there were 5,662 mobile homes in Murray County in that year. Thirty-six of these were located in Eton and 111 were located in Chatsworth.

Between 1999 and 2004, an additional 2,868 mobile/manufactured homes were permitted in Murray County while 1,165 permits were issued for stick built homes.

Table 3-B. Residential Building Permits Issued in Murray County

	Stick Built	Manufactured Home	Total
1999	219	641	860
2000	174	602	776
2001	195	674	869
2002	188	413	601
2003	199	303	502
2004	190	235	425

Source: Murray County Building Inspector's Office

Table 3-B shows that the number of manufactured home permits issued in Murray County between 1999 and 2004 has steadily declined. There are at least two reasons for this: (1) stricter regulations for the development of mobile home parks and (2) an increase in the development of new subdivisions with more traditional, stick-built homes.

Multi-Family Housing

According to the 2000 Census, there were 1,048 multi-family units in Murray County. Eleven of these were located in Eton and 520 were located in Chatsworth. An additional 44 units were built between 2001 and 2003.



An example of multi-family housing in Murray County.

Elderly Housing

Currently there are no housing developments in Murray County which are designed specifically for elderly individuals; however, it is anticipated that an assisted living facility may be constructed near the senior center.. The Chatsworth Housing Authority does rent some of its units to the elderly, but no units are specifically designated for particular age groups.

Public Housing

The Chatsworth Housing Authority manages 68 units for low-income families and individuals. Currently there is a 2 1/2 year waiting list for units.

In total, there are 28 one-bedroom units, 16 two-bedroom units, 18 three-bedroom units, and 6 four-bedroom units. Eighteen units were built in 1962 and completely renovated in 1997. An additional 50 units were built in 1981. These units have been periodically upgraded.

The Housing Authority maintains a zero-tolerance policy for drugs and other criminal activity.

3.1.2. Age and Condition of Housing

In the year 2000, approximately one third of the housing in Murray County was less than ten years of age and the median age of all housing in the county was 26 years. In Chatsworth and Eton, the median age of housing was 20 years and 29 years, respectively. (See Table 3-C.)

Table 3-D illustrates that nearly all housing in Murray County, Chatsworth, and Eton has complete plumbing and kitchen facilities. This does not mean that nearly all housing in the county and cities is in good condition.

Table 3-C. Age of Housing

1980	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Total Housing Units ¹	2,013,839	46,772	6,904	980	124
Median Age	15	15	12	20	26
Age over 40 years	296,662	6,139	2,916	141	40
% of Total	15%	13%	12%	14%	43%
Age less than 10 years	670,104	16,548	3,143	297	31
% of Total	33%	35%	46%	30%	25%
1990	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Total Housing Units ¹	2,641,418	60,791	10,207	1,246	129
Median Age	17	16	12	15	21
Age over 40 years	381,827	14,615	935	144	33
% of Total	14%	24%	9%	12%	26%
Age less than 10 years	847,309	20,450	4,524	483	46
% of Total	32%	34%	44%	39%	36%
2000	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Total Housing Units ¹	3,281,737	78,787	14,320	1,597	130
Median Age	20	18	16	20	29
Age over 40 years	620,460	21,499	1,694	224	43
% of Total	19%	27%	12%	14%	33%
Age less than 10 years	915,130	25,940	4,929	492	29
% of Total	28%	33%	34%	31%	22%

Sources: 1980 Census, STF 3A Tables 1 and 16; 1990 Census, STF 3 Tables H003, H025, and H025A; 2000 Census, SF 3 Tables H3, H34, and H35

¹Counts are based upon sample data, not 100% counts. For 1980, only year-round units are included.

Table 3-D. Condition of Housing

	Units Lacking Complete Plumbing			Units Lacking Complete Kitchen Facilities		
	1980	1990	2000	1980	1990	2000
Georgia	4%	1%	1%	4%	1%	<1
NGRDC Area	5%	2%	1%	4%	1%	1%
Murray County	6%	1%	1%	5%	<1%	1%
Chatsworth	1%	<1%	0%	3%	0%	1%
Eton	3%	0%	0%	<1%	0%	2%

Sources: 1980 Census, STF 3A Tables 15 and 16; 1990 Census, STF 3 Tables H042 and H064; 2000 Census, SF 3 Tables 47 and H50

3.1.3. Housing Ownership

Approximately 93% of the housing in Murray County was occupied in the year 2000, according to the Census. Occupancy rates have been consistent over the past twenty years and have been very similar to statewide rates as shown in Figure 3-E. In 2000, approximately 74% of occupied housing was owner occupied in Murray County, compared to a statewide rate of 66%. In Chatsworth, only 57% of the occupied housing was owner occupied. In Eton, 66% was owner occupied.

Table 3-E. Housing Tenure – Occupied Housing Units

1980	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Total Housing Units	2,013,839	46,772	6,942	1,023	109
Total Occupied Housing Units	1,871,652	42,625	6,539	957	106
% of Total	93%	91%	94%	94%	97%
Owner Occupied	1,216,432	31,334	5,033	560	86
% of Occupied	65%	74%	77%	59%	81%
Renter Occupied	655,220	15,438	1,506	397	20
% of Occupied	35%	36%	23%	41%	19%
1990	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Total Housing Units	2,638,418	60,791	10,207	1,210	126
Total Occupied Housing Units	2,366,615	53,014	9,363	1,141	118
% of Total	90%	87%	92%	94%	94%
Owner Occupied	1,536,759	38,686	7,023	633	87
% of Occupied	65%	73%	75%	55%	74%
Renter Occupied	829,856	14,328	2,340	508	31
% of Occupied	35%	27%	25%	45%	26%
2000	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Total Housing Units	3,281,737	78,787	14,320	1,546	131
Total Occupied Housing Units	3,006,369	69,071	13,286	1,416	123
% of Total	92%	88%	93%	92%	94%
Owner Occupied	2,029,154	51,002	9,797	811	81
% of Occupied	67%	74%	74%	57%	66%
Renter Occupied	977,215	18,069	3,489	605	42
% of Occupied	33%	26%	26%	43%	34%

Sources: 1980 Census, PHC 80-3-12, Table 2; 1990 Census, STF 3 Tables H001 and H003; 2000 Census, SF 1 Tables H1 and H4

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As shown in Table 3-F, most of the vacant housing units in Murray County are rental units or are classified as "other." Unlike neighboring Gilmer County, Murray County currently does not have a great number of seasonally vacant units.

Table 3-F. Housing Tenure – Vacant Housing Units

1980	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Total Housing Units	2,013,839	46,772	6,942	1,023	109
Total Vacant Housing Units	142,187	4,147	403	66	3
% of Total	7%	9%	6%	6%	3%
Owner Vacant	19,568	400	38	0	3
% of Vacant	14%	10%	9%	0%	100%
Rental Vacant	56,104	850	80	50	0
% of Vacant	39%	20%	20%	76%	0%
Seasonal Vacant	17,487	1,230	55	0	0
% of Vacant	12%	30%	14%	0%	0%
Other Vacant	49,028	1,667	230	16	0
% of Vacant	34%	40%	57%	24%	0%
1990	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Total Housing Units	2,638,418	60,791	10,207	1,210	126
Total Vacant Housing Units	271,803	10,776	844	69	8
% of Total	10%	18%	8%	6%	6%
Owner Vacant	38,816	800	128	11	1
% of Vacant	14%	7%	15%	16%	13%
Rental Vacant	115,115	1,530	271	28	1
% of Vacant	42%	14%	32%	41%	13%
Seasonal Vacant	33,637	2,999	86	3	0
% of Vacant	12%	28%	10%	4%	0%
Other Vacant	84,235	5,447	359	27	6
% of Vacant	31%	51%	43%	39%	75%
2000	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Total Housing Units	3,281,737	78,787	14,320	1,546	131
Total Vacant Housing Units	275,368	9,716	1,034	130	8
% of Total	8%	12%	7%	8%	6%
Owner Vacant	38,440	821	100	8	3
% of Vacant	14%	8%	10%	6%	38%
Rental Vacant	86,905	1,465	387	82	1
% of Vacant	32%	15%	37%	63%	12%
Seasonal Vacant	50,064	4,909	75	3	-
% of Vacant	18%	51%	7%	2%	0%
Other Vacant	99,959	2,521	472	37	4
% of Vacant	36%	26%	46%	28%	50%

Sources: 1980 Census, STF 3A Tables 3 and 4; 1990 Census, STF 3 Tables H001 and H003; 2000 Census, SF 1 Tables H1 and H4

3.1.4. Housing Cost

Median Value and Median Rent

Census data also shows that housing prices in Murray County tend to be lower than prices in the region and in the state. As shown in Table 3-G, the median value of a home in Murray County in the year 2000 was \$85,700 compared to a statewide median of \$111,200. Median gross rent was also lower in the county than in the region and the state. In 2000, Chatsworth had a greater median housing value than Murray County, but a lower median gross rent. Eton had a lower median value than Murray County, but a higher median gross rent.

Table 3-G. Cost of Housing

1980	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Median Value ¹	\$ 36,900	\$ 30,243	\$ 29,400	\$ 36,200	\$ 23,200
Median Gross Rent	\$ 211	\$ 228	\$ 189	\$ 176	\$ 175
Median Contract Rent ²	\$ 153	--	\$ 122	\$ 105	\$ 92
1990	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Median Value ¹	\$ 71,300	\$ 57,574	\$52,000	\$ 63,200	\$ 50,000
Median Gross Rent	\$ 433	\$ 290	\$ 332	\$ 306	\$ 372
Median Contract Rent ²	\$ 344	--	\$ 248	\$ 218	\$ 290
2000	Georgia	NGRDC Area	Murray County	Chatsworth	Eton
Median Value ¹	\$ 111,200	\$ 93,728	\$ 85,700	\$ 93,500	\$56,700
Median Gross Rent	\$ 613	468	\$ 446	\$ 400	\$ 510
Median Contract Rent ²	\$ 505	--	\$ 355	\$ 331	\$ 414

Sources: 1980 Census, PHC80-3-12, Tables 2 and 5; 1990 Census, STF 1 Tables H023B and H032B, and STF 3 Table H043A; 2000 Census, SF 3 Tables H56, H63, and H76

¹ Median value is for owner-occupied units.

² Contract rent is the rent asked for and agreed to regardless of whether or not furniture, utilities, fees, etc. are included.

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Building Permit Value

According to the Selig Center for Economic Growth at the University of Georgia, the mean value of new residential single family construction in Murray County in 2003 was \$120,894. This is just slightly lower than the statewide mean of \$122,828. As shown in Table 3-H, the mean value of residential construction in Murray County has been close to the statewide mean for several years. (Note: This data is based upon building permit information, not sale prices.)

Mean construction values for 2003 for nearby counties are shown in Figure 3-C. Based upon data from residential building permits in 2003, the mean value of new residential single unit construction was 20% less than to 30% more than that of the counties illustrated.

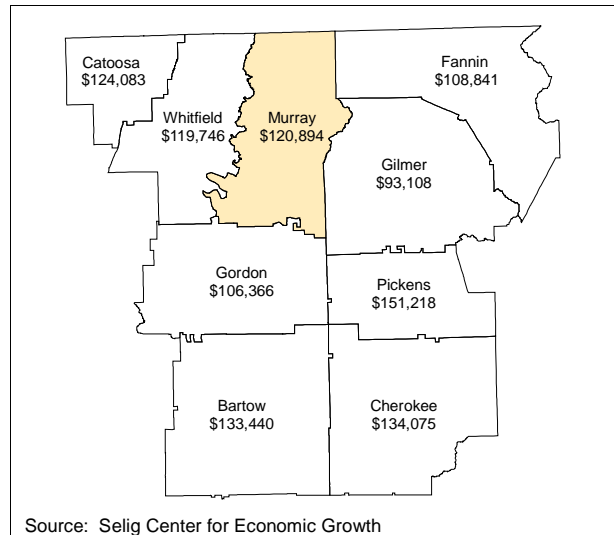


Figure 3-C. Mean Value of New Residential Single Unit Construction in Murray and Surrounding Counties in 2003

Table 3-H. New Residential Construction Housing Units Authorized by Building Permits

Year	Single Unit		Multiple Unit	
	Murray County	Georgia	Murray County	Georgia
	Mean Value	Mean Value	Mean Value	Mean Value
1992	\$ 52,162	\$ 80,993	\$ 29,000	\$ 35,769
1993	\$ 55,594	\$ 85,247	--	\$ 38,864
1994	\$ 74,041	\$ 88,092	\$ 25,000	\$ 37,916
1995	\$ 79,510	\$ 89,112	\$ 46,431	\$ 39,371
1996	\$ 77,210	\$ 91,406	\$ 36,321	\$ 41,739
1997	\$ 78,468	\$ 96,429	\$ 32,845	\$ 45,909
1998	\$ 91,132	\$ 104,501	\$ 29,324	\$ 43,702
1999	\$ 101,485	\$ 109,901	\$ 43,349	\$ 49,204
2000	\$ 101,158	\$ 110,182	\$ 44,612	\$ 49,461
2001	\$ 111,688	\$ 115,559	\$ 37,700	\$ 55,539
2002	\$ 116,776	\$ 116,913	\$ 43,616	\$ 55,252
2003	\$ 120,894	\$ 122,628	\$ 52,449	\$ 58,775
2004	\$ 126,094	\$ 130,926	--	\$ 67,780

Source: Selig Center for Economic Growth, Terry College of Business, UGA, <http://www.selig.uga.edu/housing/housingmain.htm>

Average Sale Price

Over the past several years, the average sale price for a home in Murray County has been lower than in neighboring Georgia counties. Table 3-I shows that the average housing sale price in 2002 in Murray County was \$107,841. The cost of construction, cost of land, and the size and quality of home being built all affect the average housing sale price so it is difficult to do an exact county-to-county comparison of sale prices.

Table 3-I. Average Housing Sale Prices for Murray and Nearby Counties

	Murray County	Whitfield County	Gordon County	Gilmer County	Georgia
2000	\$ 91,897	\$ 107,968	\$ 102,025	\$ 108,018	\$ 132,864
2001	\$ 94,343	\$ 115,842	\$ 105,302	\$ 117,443	\$ 138,779
2002	\$ 107,841	\$ 123,699	\$ 108,810	\$ 121,882	\$ 138,503

Source: Georgia Department of Audits, Sales Ratio Division; <http://www.georgiaplanning.com/dataviews/housing>

Housing Cost Burden

A cost burdened household is one which pays more than 30% of its gross income toward housing, including utility costs. Table 3-J provides data on housing units which were cost burdened in 1989 and 1999 based upon census data. As would be expected, the lower the household income, the more likely a household was to be cost burdened. For example, in Murray County in 1999, 49% of households with incomes below \$10,000 were cost burdened while only 6% of households with incomes between \$50,000 and \$99,999 were cost burdened.

Table 3-J. Percent of Housing Units Cost Burdened by Income Level

1989 Household Income	Owner Occupied Units				Renter Occupied Units			
	Murray County	Chatsworth	Eton	Georgia	Murray County	Chatsworth	Eton	Georgia
Less than \$10,000	73%	83%	--	56%	23%	0%	75%	70%
\$10,000 to \$34,999	17%	4%	60%	21%	14%	8%	0%	34%
\$35,000 to \$49,999	0%	0%	0%	11%	3%	4%	0%	2%
\$50,000 or more	0%	0%	0%	5%	1%	5%	0%	1%
1999 Household Income	Owner Occupied Units				Renter Occupied Units			
	Murray County	Chatsworth	Eton	Georgia	Murray County	Chatsworth	Eton	Georgia
Less than \$10,000	49%	21%	0%	66%	69%	73%	33%	66%
\$10,000 to \$34,999	33%	60%	13%	45%	48%	47%	100%	50%
\$35,000 to \$49,999	14%	8%	0%	25%	27%	22%	19%	9%
\$50,000 to \$99,999	6%	4%	0%	8%	0%	0%	0%	2%
\$100,000 or more	0%	0%	0%	2%	0%	0%	0%	0%

Sources: 1990 Census, STF 3 Tables H050 and H059; 2000 Census, SF 3 Table H73 and H97

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A severely cost burdened household pays more than 50% of its gross income toward housing, including utility costs. 1999 data on severely cost burdened households is presented in Table 3-K for renter households.

Table 3-L provides additional data on severely cost burdened households in Murray County.

Table 3-K. Gross Rent as a Percentage of Household Income

Gross rent is:	Georgia	Murray County	Chatsworth	Eton
Less than 10% of household income	7%	10%	6%	8%
10% to 29% of household income	49%	50%	40%	68%
30% to 49% of household income (cost burdened)	19%	12%	16%	5%
50% or more of household income (severely cost burdened)	17%	13%	18%	10%
Not Computed	86%	15%	9%	10%
Median % of household income used for gross rent	25%	21%	25%	21%

Sources: 2000 Census, SF3 QT-H13

Table 3-L. Year 2000 Severely Cost Burdened Households in Murray County

Income Category (% of Median Family Income ¹)	Renter Households				Owner Households			
	Total # of Renter Households	# Severely Cost Burdened Elderly	Small Family	Large Family	Total # of Owner Households	# Severely Cost Burdened Elderly	Small Family	Large Family
0 – 30%	688	80	164	10	771	93	68	8
31 – 50%	506	14	4	4	923	48	147	19
51 – 80%	839	0	0	0	1,527	43	109	29
81% or greater	1,473	0	0	0	6,539	20	28	4

Source: <http://georgiaplanning.com/dataviews/housing>. Based upon the US Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy 2000

¹ Median family income is based upon HUD classifications and is estimated for a family of four.

3.1.5. Community Characteristics Affecting Housing

A variety of population characteristics can affect housing needs in the community: the size of the elderly population, the number of persons needing emergency housing, the number of persons with disabilities, the number of migrant workers, etc. The following section provides various statistics on these population groups.

Elderly Population

Approximately 8% of the population in Murray County was 65 years of age or over in the year 2000. In Chatsworth and Eton, the figures were 16% and 10%. As discussed in Section 3.1.1., there are no housing developments designed for the elderly in Murray County.

Domestic Violence

Currently, the closest shelter for victims of domestic violence in Murray County is Dalton. This shelter can accommodate 12-14 families plus three families in transition.

The number of police actions taken on family violence are shown in Figure 3-D. No significant trends are evident over the past seven years. Of the 101 incidents of family violence in Murray County in 2003, 50% were committed by a spouse, 7% were committed by a former spouse, and 43% were committed by a household member other than a spouse or former spouse.

As shown in Table 3-M, the number of protective service cases handled by the Department of Family and Children Services more than tripled from 1999 to 2003.

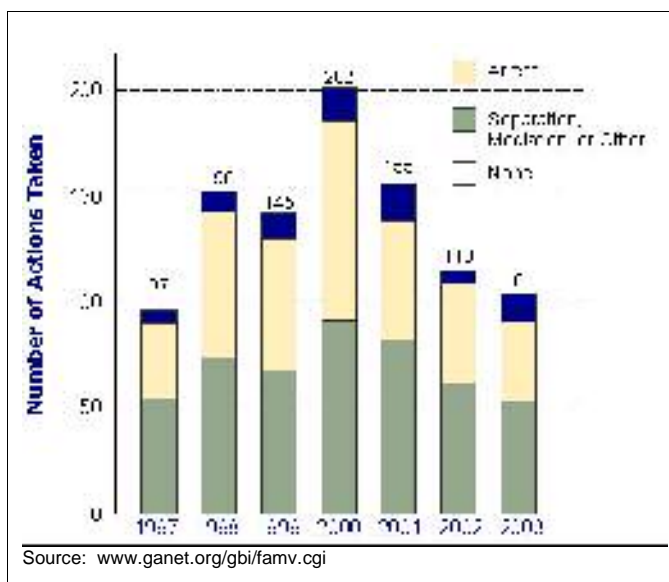


Figure 3-D. Police Actions Taken on Family Violence in Murray County

Table 3-M. Murray County Adult and Child Protective Service Cases¹

	Average Number of Cases Per Month (all cases)					
	1999	2000	2001	2002	2003	2004
Adult Protective Service Cases ²	2	4	11	9	4	12
Child Protective Service Cases ³	42	58	136	123	131	176

Sources: <http://www.dfcsdata.state.ga.us>

¹ Cases handled by the Georgia Division of Child and Family Services

² Adult protective services cases relate to elderly or disabled adults who cannot care for themselves.

³ Includes all cases, both substantiated and unsubstantiated.

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The total number of substantiated child protective services cases has grown at a alarming rate as shown in Table 3-N below. ("Substantiated" means that an investigation disposition by a Child Protective Services investigator concludes, based on a preponderance of evidence collected, that the allegation of mistreatment, as defined by state law and CPS procedure requirements, is true.) Whether the number of cases has grown because the incidence of abuse has increased or because reporting/investigation has increased is unclear.

Table 3-N. Substantiated Child Protective Service Cases in Murray County

	Annual Number of Cases									
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Substantiated Child Abuse Cases	48	52	38	25	26	17	51	58	101	86
Substantiated Child Neglect Cases	59	69	53	64	46	87	117	114	269	398
Total Number of Substantiated Child Abuse and Neglect Cases	107	121	91	89	72	104	168	172	370	484
Number of Substantiated Cases per 1,000 persons	3.6	3.9	2.9	2.7	2.1	2.9	4.6	4.5	9.6	12.3

Source: <http://www.dfcsdata.state.ga.us>, www.georigafamilyconnection.org, and www.census.gov

At any given time there are approximately 130 children in Murray County in the foster care system. Currently there are only 30 qualified foster homes in the county which means that a large percentage of the children are placed in foster homes or group homes in other parts of the state.

Disabled Persons

Disabled persons may or may not need special forms of housing. Table 3-O provides data on persons in Georgia, Murray County, Chatsworth, and Eton having one or more sensory, physical, or mental disabilities.

Table 3-O. Persons with Disabilities in 2000

		Georgia	Murray County	Chatsworth	Eton
% of total population with one or more disabilities		20%	25%	28%	21%
Age 5 to 15 Years	% with one or more disabilities	6%	7%	3%	2%
Age 16 to 64 Years	% with one or more disabilities	18%	26%	29%	19%
	% with self-care disability	2%	2%	2%	3%
	% with go-outside-home disability	7%	8%	8%	7%
	% with employment disability	13%	17%	21%	13%
Age 65 Years and Older	% with one or more disabilities	48%	57%	51%	48%
	% with self-care disability	12%	13%	11%	5%
	% with go-outside-home disability	24%	27%	29%	14%

Sources: 2000 Census, SF3 Tables P41 and PCT 26

The number of Medicaid recipients in Murray County is one type of trend data that is available on persons with disabilities. As shown in Table 3-P, the number of persons in Murray County receiving Aged, Blind, Disabled (ABD) Medicaid in Murray County has risen each year since 1999. In 2004, the number of persons receiving ABD Medicaid was 1,110 or % of the estimated 2004 total population. ABD Medicaid is available for persons who are not eligible for Social Security.

There are no dedicated housing facilities for the disabled in Murray County.

Table 3-P. Murray County Aged, Blind, and/or Disabled Medicaid Recipients

Year	Aged, Blind, Disabled (ABD) Medicaid (average # of recipients per month)
1999	542
2000	761
2001	766
2002	869
2003	989
2004	1,110

Source: <http://www.dfcsdata.state.ga.us>.

Migrant Workers

Unlike neighboring Gilmer County, Murray County does not have a significant migrant population. Statistics on the number of migrant workers is not readily available; however, the Georgia Department of Education does keep records on the number of children who are eligible for migrant education. Table 3-Q presents recent data on the number of children eligible for migrant education in Murray County.

Table 3-Q. Children Eligible for Migrant Education in Murray County

Academic Year	Number of Children
1998 - 1999	1
1999 - 2000	6
2000 - 2001	16
2001 - 2002	5

Source: Georgia Department of Education

The term "migrant child" is a very specific definition used by the Dept. of Education. It includes individuals from birth to age 22 with no high school diploma or GED, traveling with parent or guardian for the purpose of temporary or seasonal employment in fishing and agriculture, and having moved in the last 36 months. Additional criteria apply and can be obtained from the Georgia Department of Education.

Other Special Needs Populations

There are no shelters or dedicated housing facilities in Murray County for the homeless, HIV/AIDS patients, or substance abuse patients.

Georgia Sheriff Association Boys' Home. The Georgia Sheriffs' Youth Homes provide quality, out-of-home care for neglected, abused, and abandoned children. In conjunction with the Georgia Sheriffs' Association, Murray County received a \$500,000 CDBG grant to construct a Boys Home on property off of Jackson Lake Road, adjacent to the new recreation center. When complete, the 6,124 square foot home will initially house between 10 and 13 boys. It will be managed by the Georgia Sheriff's Association. The director of the girls' home in Dalton will also serve as the director of the boys' home in Murray County.

Boys living at the home must be between the ages of six and sixteen when they arrive, cannot be an adjudicated delinquent, nor have any severe emotional or behavioral problems. Only children from Georgia can be accepted and priority will be given to boys from the local region.

3.1.6. Regional Comparison

Table 3-R below compares various housing characteristics of Murray County, Chatworth, and Eton with neighboring counties and municipalities.

Table 3-R. Housing Characteristics Summary Comparison (Data is for the year 2000 unless otherwise noted.)

	Murray County			Whitfield County			Gordon County			Gilmer County		
	County	Chatsworth	Eton	County	Dalton	Tunnel Hill	County	Calhoun	Resaca	County	Ellijay	East Ellijay
Total Housing Units	14,320	1,597	130	30,722	10,309	472	17,145	4,208	317	11,924	641	273
Type of Unit												
Single Family	53%	60%	64%	64%	53%	85%	70%	59%	55%	68%	57%	56%
Multi-Family	7%	33%	8%	18%	45%	2%	13%	42%	27%	6%	37%	33%
Mobile Home	40%	7%	28%	17%	2%	13%	16%	1%	18%	23%	6%	11%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%
Age of Housing												
Median Age in 2000 (years)	16	20	29	23	26	28	19	22	26	13	28	17
% less than 10 years of age	34%	31%	22%	24%	20%	8%	31%	25%	18%	44%	14%	30%
% over 40 years of age	12%	14%	34%	23%	26%	28%	19%	22%	26%	13%	28%	17%
Housing Tenure												
Owner Occupied (%)	74%	57%	66%	68%	48%	84%	72%	50%	57%	78%	43%	47%
Renter Occupied (%)	26%	43%	34%	32%	52%	16%	28%	50%	43%	22%	57%	53%
Cost of Housing												
Average Sales Price (2003)	\$107,841	--	--	\$123,299	--	--	\$108,810	--	--	\$121,882	--	--
Median Value	\$85,700	\$93,500	\$56,700	\$91,800	\$102,500	\$84,900	\$83,600	\$96,900	\$76,000	\$95,700	\$83,800	\$80,900
Median Gross Rent	\$446	\$400	\$510	\$484	\$484	\$463	\$486	\$491	\$408	\$482	\$330	\$399

3.2. Assessment of Current and Future Needs

An assessment of current and future housing needs can be made by answering the following questions which were derived from the Minimum Local Planning Standards (Section 110-12-1-.0 4(12)(c)2.(ii)(I) and (II)).

- ③ Does the housing stock meet the community's current needs, including those of persons with special needs?
- ③ Based on projected growth, what quantity, quality, and types of housing units will be needed in the future?
- ③ Do barriers exist that may prevent a significant proportion of the community's nonresident workforce from residing in the area?
- ③ How does the cost of housing compare to the wages and income of the resident and non-resident workforce and how does it relate to the prevalence of cost-burdened and overcrowded households?
- ③ Is the cost of housing impacted by special circumstances?
- ③ What problems with the existing local housing market can be addressed by the local government(s)?

These questions are answered in Section 3.2.1. through 3.2.7.

3.2.1. Does the housing stock meet the community's current needs, including those of persons with special needs?

In Murray County, there is a need for quality, stick-built homeowner and rental housing for low and moderate income families. These two types of housing are desperately needed in order to replace the large quantity of severely deteriorated mobile homes in the county. While there are a few well-maintained mobile home parks in the county, many are in need of substantial upgrades.

There is also a need for housing for the elderly and those with special needs.

3.2.2. Based on projected growth, what quantity, quality, and types of housing units will be needed in the future?

The following assumptions were made in the preparation of the housing unit projections:

- ③ The number of households will follow the projections made in Table 1-C.
- ③ Vacancy rates will either rise or decline to approach regional and national averages.

Based on these assumptions, and as presented in Table 3-S, the total number of units needed to accommodate the projected population in 2025 will be 31,544 units, a 120% increase from the 2000 figure of 14,320. This represents an increase of approximately 689 units per year.

Table 3-S. Projected Number of Housing Units: Murray County

	2000	2005	2010	2015	2020	2025
Number of Households	13,286	15,493	18,665	21,674	25,242	29,289
Vacancy Rate	7.2%	7.3%	7.4%	7.5%	7.6%	7.7%
Number of Housing Units	14,320	16,624	20,046	23,300	27,160	31,544
Single Family	7,683	7,871	9,682	11,335	13,594	16,377
Multi-Family	963	1,048	1,150	1,250	1,350	1,450
Mobile Home	5,662	7,692	9,200	10,700	12,200	13,700
Other	12	13	14	15	16	17

If the population in Chatsworth grows as projected, and if the average household size follows the estimates provided in the population element, then 2,376 residential units will be needed in Chatsworth by 2025. This represents an increase of 1,018 units. Of those 2,376 units, it is projected that 1,905 or 80% will be single family dwellings. (See Table 3-T.)

Table 3-T. Projected Number of Housing Units: Chatsworth

Type of Housing Unit	2000	2005	2010	2015	2020	2025
Number of Households	1,416	1,569	1,847	2,018	2,200	2,376
Vacancy Rate	8.4%	8.3%	8.2%	8.1%	8.0%	7.9%
Number of Housing Units	1,546³	1,699	1,998	2,181	2,376	2,564
Single Family	966	1,104	1,387	1,554	1,733	1,905
Multi-Family	520	505	525	545	565	585
Mobile Home	111	90	86	82	78	74
Other	0	0	0	0	0	0

If the population in Eton grows as projected, and if the average household size follows the estimates provided in the population element, then 243 residential units will be needed by 2025. This represents an increase of 112 units. Of those 243 units, it is projected that 171 or 70% will be single family dwellings. (See Table 3-U.)

Table 3-U. Projected Number of Housing Units: Eton

Type of Housing Unit	2000	2005	2010	2015	2020	2025
Number of Households	123	180	192	204	216	228
Vacancy Rate	6.1%	6.2%	6.3%	6.4%	6.5%	6.6%
Number of Housing Units	131	191	204	217	230	243
Single Family	86	143	150	157	164	171
Multi-Family	8	10	14	18	22	26
Mobile Home	36	38	40	42	44	46
Other	0	0	0	0	0	0

3.2.3. Do barriers exist that may prevent a significant proportion of the community's nonresident workforce from residing in the area?

There do not appear to be any significant barriers which preclude workers from living in Murray County. According to the figures listed in Table 3-I on page 3-10, the average housing sale price in Murray County is less than that of neighboring counties; therefore, housing price is not a significant reason why portions of the workforce reside in other counties.

In 2000, the jobs to housing balance in Murray County (excluding seasonally vacant homes) was 0.93 jobs per housing unit which implies that there is more housing in Murray County than there are jobs.

In recent years, a number of traditional suburban residential subdivisions have been developed throughout Murray County. These subdivisions have generally been met with enthusiasm as they offer higher-end housing at a lower cost than can be typically found in neighboring Whitfield County.



Several new subdivisions of higher-end, stick-built housing have been developed in Murray County in recent years, providing needed housing options for Murray County residents.

3.2.4. How does the cost of housing compare to the wages and income of the resident and non-resident workforce and to the prevalence of cost-burdened and overcrowded households?

As presented earlier in Table 3-I, the average home sale price in Murray County has historically been less than that of adjacent counties although the average building permit value for new homes has been slightly higher than that of neighboring counties. In many cases, an individual can get more house for his or her money in Murray County than in Whitfield County.

Many residents are of low to moderate income, and the supply of housing (other than manufactured housing) for this income range is limited.

3.2.5. Is the cost of housing impacted by special circumstances?

Currently the cost of housing does not appear to be impacted by special circumstances; however, the cost of agricultural and vacant land in Murray County is increasing rapidly. Developers are making offers that many landowners simply cannot refuse.

3.2.6. What problems with the existing local housing market can be addressed by the local government(s) and how do land use patterns, zoning, subdivision regulations, taxes, etc. impact housing needs, availability, affordability, and mix?

Housing construction tends to be developer and builder-driven in Murray County; therefore, what is built is impacted by developers and builders more so than by government regulation, but the provision of infrastructure is one way the local governments can assist developers of affordable housing. Local governments should seek CDBG or other sources of funding to supplement the infrastructure in targeted areas.

The City of Chatsworth is in the process of amending some of their zoning regulations to lower the density in certain residential areas with the idea that larger lot sizes will improve development and result in a lower demand for services such as garbage collection and sewer. The City is also in the process of reducing setback requirements in certain areas in an effort to allow for the construction of larger homes on lots.

There is the potential for undesirable development patterns under both of these changes and other methods of achieving the City's goals should be investigated. For example, design guidelines, open space requirements, or neo-traditional neighborhood standards could be used to encourage quality, sustainable development and enhance the tax base while at the same time offer developers flexibility and the ability to maximize profits.

3.3. Community Goals and Implementation Program

Goal, Policy, and Action Items

To support and achieve the community's vision statement, Murray County and the Cities of Chatsworth and Eton have developed the following housing goal and associated policies and action items:

Goal: Adequate and affordable housing for all citizens.	
Policy 1: Quality Housing. Promote quality housing construction and subdivision development.	Action Items: <ol style="list-style-type: none"> Continue to enforce building codes and subdivision regulations. Periodically review subdivision standards to ensure adequacy. Evaluate the need to hire additional code enforcement staff.
Policy 2: Housing Opportunities.* Promote the development of housing in a wider range of prices and types to insure that all who work in the community have a viable option for living in the community. Affordable housing that is designed for long-term sustainability and stable value should be encouraged.	Action Items: <ol style="list-style-type: none"> Participate in and support housing education programs. Investigate and support public/private partnerships for providing quality, affordable housing. Investigate opportunities for elderly housing or assisted living facilities. Cooperate with developers to take advantage of federal and state housing programs such as CDBG.
Policy 3: Infill Housing and Neighborhood Preservation. Stimulate infill housing in existing neighborhoods.	Action Items: <ol style="list-style-type: none"> Develop multi-family housing design guidelines to ensure new housing is compatible with existing neighborhoods and will remain economically viable over the long term. Encourage the creation of housing through the adaptive reuse of old buildings. Promote conservation subdivision design when new developments are built in outlying areas.

* A DCA "Quality Communities" Objective